

## **Who Will Be Eligible for Family Coverage?**

Family coverage will be available for the spouses and children of:

- Active duty Servicemembers and
- Members of the Ready Reserve of a uniformed service.

Family coverage will be available **only** for members insured under the SGLI program. It will **not** be available for those insured under the VGLI program.

## **How Much Family Coverage Will Be Available For My Spouse and Children?**

You will be able to purchase up to \$100,000 of SGLI coverage for your spouse, in increments of \$10,000. However, you will not be able to purchase more SGLI coverage for your spouse than you have for yourself. For example, if you have \$50,000 of SGLI coverage, you may purchase only \$50,000 of SGLI coverage for your spouse.

Each dependent child of every active duty servicemember or reservist, who has SGLI, will automatically be insured for \$10,000.

## **What Will the Cost Be For Coverage for Children?**

SGLI coverage for children will be free.

## **Will My Spouse and Children Automatically Be Insured?**

Yes. Beginning November 1, 2001 (the effective date of the law), SGLI coverage for your spouse and children is automatic.

If you do not want insurance coverage for your spouse, you may elect in writing not to insure him or her **or** you may insure your spouse for an amount less than \$100,000. The amount you choose must be in \$10,000 increments.

As coverage for children is free, servicemembers cannot decline or reduce coverage for any eligible child.

## **How Will I Pay the Premiums for Family Coverage?**

The premium for coverage for your spouse will automatically be deducted from your pay until you separate from service. Coverage will continue, at no extra cost to you, for 120 days following your separation from service.

You will pay no premium for your children, since coverage for them is free.

## **When Will Coverage for My Spouse and Children Begin?**

If you are currently married, coverage for your spouse will begin on November 1, 2001, when the law goes into effect. If you marry after the effective date of the law, coverage will begin on the date of your marriage.

Coverage for your children begins on November 1, 2001, when the law goes into effect. Coverage for children born after the effective date begins on the date of their birth. If you adopt a child, coverage begins on the date your child becomes your dependent.

## **When Does Coverage for My Spouse and Children End?**

Coverage for your spouse will end 120 days after any of the following events:

- The date you elect to terminate your spouse's coverage
- The date you elect in writing to terminate your own coverage
- The date your coverage terminates
- The date of your death
- The date of your divorce

However, your spouse will be able to convert his or her coverage to a policy with a commercial company. See the information under the following question.

Coverage for your children will end 120 days after any of the following events:

- The date you terminate your coverage
- The date you separate from service
- The date of your death
- The date your children are no longer your dependents

**Will My Spouse be Able to Convert His or Her Insurance Coverage?**

Yes. Your spouse may elect to convert his or her coverage to a commercial policy with a participating company within 120 days following the events listed above. The Office of Servicemembers' Group of Life Insurance (OSGLI) will provide you with a list of the participating companies upon your request.

**Will My Spouse Have the Option to Convert His or Her Coverage to VGLI?**

No, VGLI coverage is not available for spouses or children.

**Who Will Receive the Insurance Proceeds Upon the Death of a Spouse or Child?**

You will be paid the proceeds due to the death of your spouse or child. If, however, you are married to another servicemember, the proceeds paid from the death of a child will be paid to the member who was eligible for coverage the longest. If you are separated or divorced from another servicemember, the insurance proceeds will be paid to the member who has custody of the child.